



ព្រះរាជាណាចក្រកម្ពុជា

ជាតិ សាសនា ព្រះមហាក្សត្រ

KINGDOM OF CAMBODIA
NATION-RELIGION-KING

សមាគមធានារ៉ាប់រងកម្ពុជា

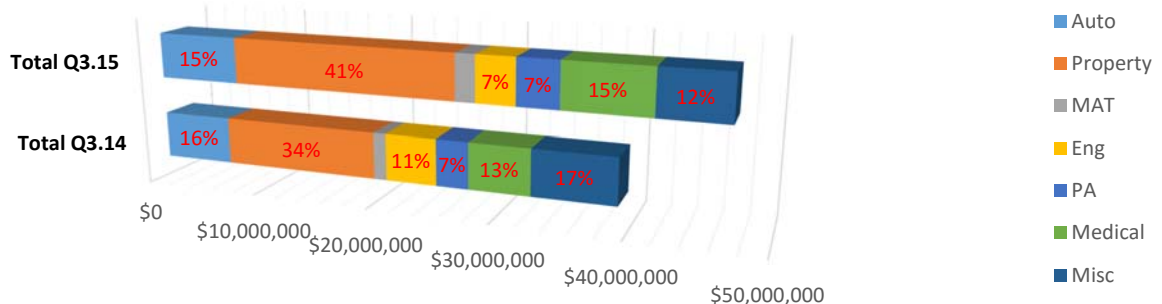
INSURANCE ASSOCIATION OF CAMBODIA

**Market Statistic for General Insurance
Third Quarter 2015**

1. Gross Premium by Line of Business (In USD) by Quarter in 2014-2015

| Year | Month | Auto | Property | MAT | Eng. | PA | Medical | Misc. | Total |
|----------------|------------------|-------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|
| 2014 | Jan | 983,492 | 2,318,093 | 116,958 | 102,666 | 580,567 | 990,941 | 2,281,239 | 7,373,956 |
| | Feb | 684,661 | 1,002,350 | 39,054 | 145,536 | 251,492 | 427,473 | 213,461 | 2,764,027 |
| | Mar | 764,298 | 1,003,911 | 158,157 | 55,873 | 262,864 | 629,618 | 856,099 | 3,730,820 |
| | 1Q | 2,432,451 | 4,324,354 | 314,169 | 304,075 | 1,094,923 | 2,048,032 | 3,350,799 | 13,868,803 |
| | Apr | 532,705 | 1,352,164 | 39,633 | 2,574,257 | 229,348 | 454,421 | 504,016 | 5,686,544 |
| | May | 559,762 | 1,306,267 | 33,126 | 144,228 | 207,193 | 310,333 | 293,589 | 2,854,498 |
| | Jun | 584,586 | 1,772,722 | 183,224 | 91,122 | 291,112 | 743,432 | 769,572 | 4,435,770 |
| | 2Q | 1,677,053 | 4,431,153 | 255,983 | 2,809,607 | 727,653 | 1,508,186 | 1,567,177 | 12,976,812 |
| | Jul | 676,244 | 1,043,666 | 106,671 | 706,128 | 280,133 | 587,000 | 393,720 | 3,793,562 |
| | Aug | 820,627 | 1,725,184 | 75,650 | 192,244 | 349,128 | 526,566 | 519,131 | 4,208,530 |
| | Sept | 488,043 | 1,794,406 | 312,189 | 249,027 | 200,595 | 334,514 | 845,158 | 4,223,932 |
| | 3Q | 1,984,914 | 4,563,256 | 494,510 | 1,147,399 | 829,856 | 1,448,080 | 1,758,009 | 12,226,024 |
| TotalQ3 | 6,094,418 | 13,318,763 | 1,064,662 | 4,261,081 | 2,652,432 | 5,004,298 | 6,675,985 | 39,071,639 | |
| 2015 | Jan | 1,301,600 | 3,375,941 | 270,902 | 519,890 | 712,437 | 1,265,152 | 1,555,164 | 9,001,088 |
| | Feb | 664,115 | 1,145,027 | 94,871 | 202,136 | 233,317 | 535,070 | 276,014 | 3,150,551 |
| | Mar | 979,749 | 2,085,894 | 262,344 | 145,460 | 309,876 | 640,411 | 310,646 | 4,734,379 |
| | 1Q | 2,945,464 | 6,606,863 | 628,117 | 867,486 | 1,255,630 | 2,440,633 | 2,141,825 | 16,886,018 |
| | Apr | 736,688 | 2,845,599 | 104,983 | 832,553 | 557,349 | 800,784 | 513,403 | 6,391,359 |
| | May | 581,787 | 1,452,746 | 45,144 | 213,767 | 236,162 | 481,298 | 516,768 | 3,527,672 |
| | Jun | 810,918 | 1,542,476 | 257,438 | 201,431 | 362,705 | 1,510,180 | 690,719 | 5,375,867 |
| | 2Q | 2,129,393 | 5,840,821 | 407,565 | 1,247,751 | 1,156,216 | 2,792,263 | 1,720,889 | 15,294,897 |
| | Jul | 795,271 | 2,732,266 | 139,991 | 375,339 | 290,976 | 635,308 | 494,572 | 5,463,722 |
| | Aug | 683,961 | 2,172,506 | 73,396 | 270,584 | 351,910 | 761,786 | 431,063 | 4,745,205 |
| | Sept | 596,446 | 1,838,665 | 366,014 | 446,930 | 318,992 | 321,517 | 686,182 | 4,574,744 |
| | 3Q | 2,075,677 | 6,743,437 | 579,400 | 1,092,853 | 961,878 | 1,718,610 | 1,611,817 | 14,783,672 |
| TotalQ3 | 7,150,534 | 19,191,121 | 1,615,082 | 3,208,090 | 3,373,724 | 6,951,506 | 5,474,530 | 46,964,586 | |

Total Gross Premium Q314 Vs Q315



- Gross Premium in Q315 has increased by 20.2% Y-On-Y, in which the growth is driven by the increased of Auto 17%, Property 44%, PA & Medical 66%.
- Gross Premium in 3Q15 decreased by 3% Q-On-Q.

2. Gross Claim Incurred by Line of Business (In USD) by Month in 2015

| Year | Month | Auto | Property | MAT | Eng. | PA | Medical | Misc. | Total |
|------|-----------------|------------------|------------------|----------------|----------------|----------------|------------------|----------------|-------------------|
| 2015 | Jan | 307,552 | 68,860 | 12,307 | -1,699 | 142,541 | 266,407 | 34,389 | 830,357 |
| | Feb | 398,223 | 103,856 | -2,970 | -70,020 | 47,273 | 246,332 | 55,323 | 778,017 |
| | Mar | 315,022 | -14,002 | 606 | -8,173 | 60,193 | 239,046 | 124,295 | 716,987 |
| | 1Q | 1,020,797 | 158,714 | 9,943 | -79,892 | 250,007 | 751,785 | 214,007 | 2,325,358 |
| | Apr | 316,678 | 249,706 | 1,275 | 34,648 | 67,983 | 246,268 | 8,280 | 924,838 |
| | May | 430,231 | 135,278 | 937 | -3,064 | 117,712 | 217,548 | 4,370 | 903,012 |
| | Jun | 430,817 | 352,629 | 24,596 | 12,937 | 100,057 | 266,128 | 116,455 | 1,303,619 |
| | 2Q | 1,177,726 | 737,613 | 26,808 | 44,521 | 285,752 | 729,944 | 129,105 | 3,131,466 |
| | Jul | 382,635 | 543,052 | -6,321 | 43,915 | 222,837 | 239,458 | 162,412 | 1,587,988 |
| | Aug | 410,393 | 788,909 | 334,279 | -14,592 | 66,264 | 305,804 | 40,869 | 1,931,926 |
| | Sept | 347,875 | 1,259,092 | -18,540 | -9,515 | 95,373 | 204,069 | 14,851 | 1,893,204 |
| | 3Q | 1,140,903 | 2,591,053 | 309,418 | 19,808 | 384,474 | 749,331 | 218,132 | 5,413,118 |
| | Total Q3 | 3,339,426 | 3,487,380 | 346,169 | -15,563 | 920,233 | 2,231,060 | 561,244 | 10,869,942 |

3. Gross Claim Paid by Line of Business (In USD) by Month in 2014-2015

| Year | Month | Auto | Property | MAT | Eng. | PA | Medical | Misc. | Total |
|------|-----------------|------------------|------------------|---------------|------------------|------------------|------------------|----------------|-------------------|
| 2014 | Jan | 247,048 | 274,289 | 2,714 | 277,079 | 56,410 | 202,160 | 13,523 | 1,073,223 |
| | Feb | 118,441 | 1,078,841 | 0 | 335,396 | 69,094 | 206,759 | 10,573 | 1,819,104 |
| | Mar | 213,982 | 83,982 | 0 | 372,749 | 95,847 | 240,414 | 9,732 | 1,016,706 |
| | 1Q | 579,471 | 1,437,112 | 2,714 | 985,224 | 221,351 | 649,333 | 33,828 | 3,909,033 |
| | Apr | 321,508 | 143,409 | 3,476 | 21,370 | 85,968 | 216,252 | 14,339 | 806,322 |
| | May | 257,617 | 35,464 | 1,683 | 570 | 42,950 | 180,188 | 12,030 | 530,502 |
| | Jun | 273,825 | 2,575,960 | 385 | 396,725 | 65,673 | 274,529 | 9,158 | 3,596,255 |
| | 2Q | 852,950 | 2,754,833 | 5,544 | 418,665 | 194,591 | 670,969 | 35,527 | 4,933,079 |
| | Jul | 301,772 | 3,283 | 1,147 | 89,192 | 58,531 | 261,237 | 9,276 | 724,438 |
| | Aug | 280,874 | 400,594 | 700 | 99,883 | 73,782 | 269,328 | 10,259 | 1,135,420 |
| | Sept | 142,449 | 232,747 | 19,536 | 28,957 | 113,001 | 180,973 | 23,458 | 741,121 |
| | 3Q | 725,095 | 636,624 | 21,383 | 218,032 | 245,314 | 711,538 | 42,993 | 2,600,979 |
| | Total Q3 | 2,157,516 | 4,828,569 | 29,641 | 1,621,921 | 661,256 | 2,031,840 | 112,348 | 11,443,091 |
| 2015 | Jan | 237,348 | 112,898 | 0 | 196,646 | 194,786 | 298,581 | -2,205 | 1,038,055 |
| | Feb | 237,771 | 643,446 | 885 | 35,061 | 183,227 | 202,776 | 3,914 | 1,307,080 |
| | Mar | 230,707 | 54,909 | 6,813 | 10,122 | 73,044 | 211,285 | 39,935 | 626,813 |
| | 1Q | 705,826 | 811,253 | 7,698 | 241,829 | 451,057 | 712,642 | 41,644 | 2,971,948 |
| | Apr | 178,417 | 54,819 | 20 | 273,440 | 92,961 | 272,349 | 22,562 | 894,567 |
| | May | 248,934 | 11,433 | 605 | 102,569 | 66,226 | 237,099 | 1,324 | 668,190 |
| | Jun | 392,137 | 106,004 | 0 | 3,583 | 146,163 | 233,870 | 5,897 | 887,654 |
| | 2Q | 819,488 | 172,256 | 625 | 379,592 | 305,350 | 743,318 | 29,783 | 2,450,411 |
| | Jul | 358,724 | 22,156 | 0 | 5,861 | 205,048 | 271,546 | 13,759 | 877,095 |
| | Aug | 228,647 | 659,832 | 19,901 | 1,448 | 86,795 | 310,102 | 2,026 | 1,308,750 |
| | Sept | 278,447 | 71,210 | 1,060 | 470 | 108,096 | 304,359 | 15,984 | 779,626 |
| | 3Q | 865,818 | 753,198 | 20,961 | 7,779 | 399,939 | 886,008 | 31,769 | 2,965,471 |
| | Total Q3 | 2,391,132 | 1,736,707 | 29,284 | 629,200 | 1,156,346 | 2,341,968 | 103,196 | 8,387,830 |

Phnom Penh November 12, 2015

Insurance Association of Cambodia